

Be Certain. Plan Ahead. Act Now.

Take a Closer Look at the CalPERS Long-Term Care Program Today.

There are so many good reasons to plan ahead. Yet one of the most overlooked areas of financial planning is preparing for long-term care needs.



Long-term care is the extended *personal* care you or a loved one may need with basic activities like bathing, dressing or eating.

It happens because of a chronic illness, injury or just the frailty of old age. And *it is different* from temporary, acute care you may receive from a doctor or hospital.

Unknowningly, people often think Medicare or their health insurance provides full coverage, but it usually does not cover the high cost of long-term care.

Consider these facts:

- In California, the average cost for care in a nursing home is \$180 per day or over \$65,000 annually.¹
- Care that is received at home can cost more than \$20,000 a year.²
- The average nursing home stay is 2.6 years.³

This means you could be faced with expenses well over \$150,000. Should you deplete your finances and need to rely on Medi-Cal for your care, your choices for care may be limited. With the CalPERS Long-Term Care Program, your family's assets and

legacy are safe, as are your choices for where you receive care.

CalPERS can help ease the burden of affording long-term care. Now more than ever, you should take advantage of the peace of mind that comes with the CalPERS Long-Term Care Program.

FACTS AT A GLANCE ABOUT LONG-TERM CARE

Think You'll Only Need Care When You're Older?

40% of those receiving long-term care services are under the age of 65.⁴

What Are the Odds You'll Need Care?

60% of people over age 65 will need some type of long-term care.⁵

What If You Had To Provide Care?

It is estimated that 15% of the workforce is actively involved in caregiving for an adult family member or friend.⁶

Caring for a loved one who has long-term care coverage reduces the stress and enhances the emotional and social well-being of working caregivers.⁷

Talk to your eligible family members today.

¹ California Partnership estimate based on data from the California Office of Statewide Health Planning and Development, 2005.

² Long Term Care Group, Inc., 2002.

³ U.S. Department of Labor, Long-Term care Insurance Gains Prominence. Posted January 2004 (www.bls.gov/opub/cwc/cm20040123ar01p1.htm).

⁴ "Where Does the Population Live and Who Cares for Them? LTC: Diverse, Growing Population Includes Millions of Americans of All Ages," U.S. General Accounting Office, January, 2001.

⁵ U.S. Department of Health & Human Services, "Own Your Future: Planning Guide for Long-Term Care," 2005.

⁶ National Alliance for Caregiving and The Center for Productive Aging at Towson University. The MetLife Study of Sons at Work: Balancing Employment and Eldercare, June 2003.

⁷ National Alliance for Caregiving and LifePlans, Inc. The MetLife Study of Employed Caregivers: Does Long Term Care Insurance Make a Difference? March 2001.

☐ **YES, please send my application kit with details about the CalPERS Long-Term Care Program.**

Name: _____

E-mail: _____

Address: _____

City: _____

State: _____ ZIP Code: _____

My Phone Number: Day (____) _____ Evening (____) _____

Have you ever known anybody needing long-term care? ☐ Yes ☐ No

☐ **Please send my parents, parents-in-law or adult siblings the application materials for the CalPERS Long-Term Care Program.**

Name: _____

E-mail: _____

Address: _____

City: _____

State: _____ ZIP Code: _____

Your application materials include an application for your spouse.



The CalPERS Long-Term Care Program

"Peace of mind begins with a plan."



Plan To Protect Your Family

As a California Public Employee, Schoolteacher, Retiree, or Annuitant*, you are eligible to apply for this important Program. But other relatives can also participate — *even if you do not*.

The list includes:

- Spouses
- Parents and Parents-In-Law
- Adult Siblings

Have you told your family that they are eligible to apply? Request an application kit for them today before an unforeseen long-term care need occurs — then it is too late.

Visit Our Website for Program Details

Visit **www.calpers.ca.gov** to access:

- Dates for Current or Future Application Periods
- Program Information
- Helpful Questions and Answers

Request an application kit now by:

- **Visiting** our web site at **www.calpers.ca.gov**
- **Mailing** the attached reply card
- **Calling** us today, toll free, at **1-800-758-7070**

All applicants must be between the ages of 18 and 79 to apply.

* An annuitant is someone receiving a pension check from any California public retirement system.

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